

In the Claims:

Kindly amend the claims as follows:

1-22 (CANCELED)

23. (CURRENTLY AMENDED) ~~A~~ A life insurance method, comprising:  
an entity purchasing a first whole life insurance policy from an owner;  
the entity under-funding the first whole life insurance policy, and thus, the  
entity risking that the first whole life insurance policy will have no value by the  
time a death benefit is due under the first whole life insurance policy;  
the entity optimally funding the first whole life insurance policy; and  
wherein optimally means contributing money to the first whole life  
insurance policy based on AHLQC factors of the owner, the AHLQC factors  
determined when the entity purchases the first whole life insurance policy from  
the owner;  
wherein funding means withdrawing money from the first whole  
life insurance policy, contributing money to the first whole life insurance policy,  
or neither withdrawing or contributing money to the first whole life insurance  
policy;  
the owner paying less money, for an entitlement to a death benefit from  
the first whole life insurance policy, than the owner had paid before the entity  
purchased the first whole life insurance policy from the owner; the owner paying

no money, for the entitlement to the death benefit from the first whole life insurance policy, than the owner had paid before the entity purchased the first whole life insurance policy from the owner; or the owner being paid money for the entitlement to the death benefit from the first whole life insurance policy; and the entity promising to pay the full death benefit of the first whole life insurance policy to the owner of the first insurance policy upon the owner's death, even if the first whole life insurance policy does not have enough money to pay the full death benefit of the first whole life insurance policy.

24-28. (CANCELED)